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11 IN THE BANKRUPTCY COURT OF THE UNITED STATES  
12 FOR THE DISTRICT OF OREGON

13 In re: ) Case No. 11-37945-pcm13  
14 Michal D. Irvin )  
15 Suzanne M. Irvin, ) DEBTOR(S)' DECLARATION IN  
16 ) OF FINANCIAL HARDSHIP AND  
17 Debtor(s) ) MISSED MORTGAGE PAYMENTS  
\_\_\_\_\_) )

18 We, Michal D. Irvin and Suzanne M. Irvin, under penalty of perjury, hereby declare the  
19 following to be true and correct to the best of our knowledge, information and belief:  
20

- 21 1) We are the debtor(s) in the above-captioned case;  
22 2) Our Chapter 13 Plan "The Plan", dated September 11, 2011, was filed on September 13,  
23 2011  
24 3) In 2008 we had a baby daughter who was born at 23 weeks and spent over 3 months in  
25 ICU, she was born with Down syndrome and has required numerous hospital stays and  
26 medical treatment over the past 8 years.  
27 4) Our older daughter was diagnosed with Guillain Barre Syndrome in late 2012 at the age  
28 of 12. This is autoimmune disorder attacking her central nervous system, preventing her

1 – DECLARATION

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1 from walking. The nature of the disorder she has re-learned to walk with physical  
2 therapy and assistive devices. This will be with her for her entire life.

3 5) Special needs children are a full-time job in addition to all of the extra expenses for  
4 medical visits, hospital stays, special food and clothing

5 6) Since the filing of our entire family has had very costly medical issues:

6 a. Suzanne had to have surgery.

7 b. Michal was hospitalized with a heart condition two times and extensive testing.

8 c. Daughter 1 was hospitalized for six days.

9 d. Daughter 2 had numerous surgeries, pneumonia twice both times requiring  
10 hospitalization. Seizure activity and spinal taps to relieve the pressure on her brain.

11 e. Entire family needs corrective lenses for our eyes.

12 7) We have two vehicles both are over eleven years old and in need of a lot of repairs.

13 8) Michal had to close his practice and in his new position he is only working 32 hours per  
14 week.

15 9) The most important part of the predicament is that we were told NOT to make our  
16 mortgage payments so that we would qualify for the loan modification.

17 10) We certify under penalty of perjury that the foregoing facts are true and correct to the  
18 Best of our knowledge.

19 Dated: November 14, 2016

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21 \_\_\_\_\_/s/ Michal Irvin\_\_\_\_\_  
22 Michal D. Irvin

23 \_\_\_\_\_/s/ Suzanne Irvin\_\_\_\_\_  
24 Suzanne M. Irvin